
Investor Report - Think Tank Series 2017-1

Collection Period from 01-Sep-2020 to 30-Sep-2020

Payment Date of 12-Oct-2020

Think Tank Series 2017-1 Cashflow Asset Report

Think Tank Series 2017-1 - NOTE BALANCES										
NOTE	Beginning Collection Period	Drawings	Principal Repaid	End of Collection Period	Closing Credit Support	Closing Bond Factor	Opening Charge-Offs	Closing Charge-Offs	Interest Due (inc accrued)	Interest Paid
Class Redraw	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
Class A1	70,714,086.41		3,463,712.38	67,250,374.03	59.4%	37.4%	0.00	0.00	95,473.70	95,473.70
Class A2	13,435,676.42		658,105.35	12,777,571.07	51.7%	37.4%	0.00	0.00	24,618.58	24,618.58
Class B	23,100,000.00		0.00	23,100,000.00	37.8%	100.0%	0.00	0.00	47,389.81	47,389.81
Class C	23,700,000.00		0.00	23,700,000.00	23.5%	100.0%	0.00	0.00	69,398.79	69,398.79
Class D	15,000,000.00		0.00	15,000,000.00	14.5%	100.0%	0.00	0.00	57,073.97	57,073.97
Class E	12,900,000.00		0.00	12,900,000.00	6.7%	100.0%	0.00	0.00	71,702.79	71,702.79
Class F	5,700,000.00		0.00	5,700,000.00	3.3%	100.0%	0.00	0.00	37,179.62	37,179.62
Class G	2,400,000.00		0.00	2,400,000.00	1.8%	100.0%	0.00	0.00	19,126.36	19,126.36
Class H	3,000,000.00		0.00	3,000,000.00	N/A	100.0%	0.00	0.00	30,483.29	30,483.29

1. GENERAL

Current Payment Date	12-Oct-20
Collection Period (start)	1-Sep-20
Collection Period (end)	30-Sep-20
Interest Period (start)	10-Sep-20
Interest Period (end)	11-Oct-20
Days in Interest Period	32
Next Payment Date	10-Nov-20

2. COLLECTIONS

a. Total Available Income

Interest on Mortgage Loans	753,228.14
Early Repayment Fees	14,131.30
Principal Draws	0.00
Liquidity Draws	0.00
Other Income ⁽¹⁾	729,061.01
Total Available Income	1,496,420.45

(1) Includes penalty interest, dishonour fees, bank account interest, funds received from the Forbearance SPV etc

b. Total Principal Principal

Principal Received on the Mortgage Loans	4,121,817.73
Principal from the sale of Mortgage Loans	0.00
Other Principal	0.00
Total Principal Collections	4,121,817.73

3. PRINCIPAL DRAW

Opening Balance	0.00
Plus Additional Principal Draws	0.00
Less Repayment of Principal Draws	0.00
Closing Balance	0.00

4. SUMMARY INCOME WATERFALL

Senior Expenses - Items 2.6(a) to (e) (Inclusive)	80,254.29
Liquidity Draw repayments	0.00
Class Redraw Interest	0.00
Class A1 Interest	95,473.70
Class A2 Interest	24,618.58
Class B Interest	47,389.81
Class C Interest	69,398.79
Class D Interest	57,073.97
Class E Interest	71,702.79
Class F Interest	37,179.62
Unreimbursed Principal Draws	0.00
Current Losses & Carryover Charge-Offs	0.00
Class G Interest	19,126.36
Amortisation Event Payment	0.00
Extraordinary Expense Reserve Payment	0.00
Liquidity Facility Provider, Derivative Counterparty & Dealer Payments	0.00
Class H Interest	30,483.29
Other Expenses	0.00
Excess Spread	963,719.25

5. SUMMARY PRINCIPAL WATERFALL

Principal Draws	0.00
Funding Redraws	0.00
Class A1 Principal Payment	3,463,712.38
Class A2 Principal Payment	658,105.35
Class B Principal Payment	0.00
Class C Principal Payment	0.00
Class D Principal Payment	0.00
Class E Principal Payment	0.00
Class F Principal Payment	0.00
Class G Principal Payment	0.00
Class H Principal Payment	0.00

Think Tank Series 2017-1 Cashflow Asset Report

6. COLLATERAL

a. Loan Balance

Loan Balance at Beginning of Collection Period	170,800,633.08
Plus: Capitalised Charges	95,475.23
Plus: Further Advances / Redraws	0.00
Less: Principal Collections	4,154,081.27
 Loan Balance at End of Collection Period	 166,742,027.04

b. Repayments

Principal received on Mortgage Loans during Collection Period	4,154,081.27
CPR (%)	25.6%

c. Threshold Rate

	Required	Current	Test
Test (a)			
WA Interest Rate on the Purchased Receivables to make Required Payments plus 0.25%	3.57%	5.89%	OK
Test (b)			
Bank Bill Rate plus 4.50%	4.59%	5.89%	OK

d. Arrears

	30 - 59 Days	60 - 89 Days	90 + Days	Total
Current Period				
No. of Loans	0	0	2	2
Balance Outstanding	0	0	2,779,336	2,779,336
% Portfolio Balance	0.00%	0.00%	1.67%	1.67%

e. Foreclosures

	Current Period	Last 3 Months	Cumulative
Number of Loans Foreclosed	0	0	1
Balance of Loans Foreclosed (including interest and other fees)	0	0	925,654
Balance of Loans Foreclosed (principal only)	0	0	903,334
Loss	0	0	0
% of Current Portfolio Balance	0.00%	0.00%	0.00%

The Foreclosed loan was repaid in full (including interest and fees) in March 2020 with no loss.

Think Tank Series 2017-1 Trust - Stratification Tables

Product Type	Number		Balance	
	Amount	%	Amount	%
Full Doc	116	48.5%	92,624,776	55.5%
Mid Doc	47	19.7%	31,252,115	18.7%
Quick Doc	18	7.5%	9,061,289	5.4%
SMSF	58	24.3%	33,803,847	20.3%
Total	239	100.0%	166,742,027	100.0%

Current LVR	Number		Balance		
	Amount	%	Amount	%	
0%	40.0%	27	11%	9,118,508	5.5%
40%	50.0%	39	16%	22,830,448	13.7%
50%	55.0%	8	3%	5,792,209	3.5%
55%	60.0%	20	8%	13,547,240	8.1%
60%	65.0%	24	10%	20,593,863	12.4%
65%	70.0%	53	22%	37,437,236	22.5%
70%	75.0%	57	24%	46,932,096	28.1%
75%	80.0%	11	5%	10,490,428	6.3%
80%	100.0%	0	0%	0	0.0%
Total		239	100.0%	166,742,027	100%

Current Balance	Number		Balance		
	Amount	%	Amount	%	
0	100,000	7	2.9%	463,313	0.3%
100,000	200,000	23	9.6%	3,715,726	2.2%
200,000	300,000	33	13.8%	8,428,250	5.1%
300,000	400,000	32	13.4%	11,261,070	6.8%
400,000	500,000	27	11.3%	12,302,223	7.4%
500,000	1,000,000	66	27.6%	45,184,486	27.1%
1,000,000	1,500,000	26	10.9%	32,079,374	19.2%
1,500,000	2,000,000	12	5.0%	21,101,307	12.7%
2,000,000	2,500,000	7	2.9%	15,094,168	9.1%
2,500,000	5,000,000	6	2.5%	17,112,111	10.3%
Total		239	100%	166,742,027	100%

State	Number		Balance	
	Amount	%	Amount	%
NSW	118	49.4%	78,566,330	47.1%
ACT	2	0.8%	3,526,017	2.1%
VIC	70	29.3%	49,203,210	29.5%
QLD	33	13.8%	24,460,900	14.7%
SA	13	5.4%	6,240,181	3.7%
WA	3	1.3%	4,745,388	2.8%
TAS	0	0.0%	0	0.0%
Total	239	100%	166,742,027	100%

Location	Number		Balance	
	Amount	%	Amount	%
Metro	188	78.7%	132,724,826	79.6%
Non metro	43	18.0%	25,333,367	15.2%
Inner City	8	3.3%	8,683,834	5.2%
Total	239	100%	166,742,027	100%

Income Verification	Number		Balance	
	Amount	%	Amount	%
Full Doc	116	48.5%	92,624,776	55.5%
Med Doc	47	19.7%	31,252,115	18.7%
Low Doc	18	7.5%	9,061,289	5.4%
SMSF	58	24.3%	33,803,847	20.3%
Total	239	100%	166,742,027	100%

NCCP Loans	Number		Balance	
	Amount	%	Amount	%
NCCP regulated loans	12	5.0%	6,742,584	4.0%
Non NCCP loans	227	95.0%	159,999,443	96.0%
Total	239	100%	166,742,027	100%

Summary	
Loans	239
Balance	166,742,027
Avg Balance	697,665
Max Balance	3,041,250
WA Current LVR	63.19%
Max Current LVR	77%
WA Yield	5.89%
BBSW 30	0.0900%
Yield over BBSW30	5.80%
WA Seasoning	48.6
% IO	56.3%
% SMSF	20.3%
% of Loans Fixed	0.00%
% of Loans Investor	61.70%

Seasoning (months)	Number		Balance		
	Amount	%	Amount	%	
0.0	3.0	0	0.0%	0	0.0%
3.0	6.0	0	0.0%	0	0.0%
6.0	9.0	0	0.0%	0	0.0%
9.0	12.0	0	0.0%	0	0.0%
12.0	15.0	0	0.0%	0	0.0%
15.0	18.0	0	0.0%	0	0.0%
18.0	21.0	0	0.0%	0	0.0%
21.0	24.0	0	0.0%	0	0.0%
24.0	27.0	0	0.0%	0	0.0%
27.0	30.0	0	0.0%	0	0.0%
30.0	33.0	0	0.0%	0	0.0%
33.0	36.0	0	0.0%	0	0.0%
36.0	39.0	19	7.9%	10,895,825	6.5%
39.0	200.0	220	92.1%	155,846,202	93.5%
Total		239	100%	166,742,027	100%

Arrears (Days Past Due) excluding COVID-19 Hardship	Number		Balance		
	Amount	%	Amount	%	
0.0	30.0	237	99.2%	163,962,691	98.3%
30.0	60.0	0	0.0%	0	0.00%
60.0	90.0	0	0.0%	0	0.00%
90.0	120.0	0	0.0%	0	0.00%
120.0	1000.0	2	0.8%	2,779,336	1.67%
Total		239	100%	166,742,027	100%

Original Loan Term (Years)	Number		Balance		
	Amount	%	Amount	%	
0.0	15.0	3	1%	750,326	0.4%
15.0	20.0	10	4%	6,964,334	4.2%
20.0	25.0	171	72%	116,349,013	69.8%
25.0	30.0	55	23%	42,678,354	25.6%
Total		239	100%	166,742,027	100%

Employment Type	Number		Balance	
	Amount	%	Amount	%
PAYG	33	13.81%	14,911,867	8.9%
Self Employed	206	86.19%	151,830,161	91.1%
Total	239	100%	166,742,027	100%

Credit Events	Number		Balance	
	Amount	%	Amount	%
0	239	100.00%	166,742,027	100.0%
1	0	0.00%	0	0.0%
Total	239	100%	166,742,027	100.00%

Property Type	Number		Balance	
	Amount	%	Amount	%
Retail	56	23.4%	37,136,803	22.3%
Industrial	103	43.1%	75,784,822	45.5%
Office	46	19.2%	26,991,176	16.2%
Professional Suites	0	0.0%	0	0.0%
Residential	20	8.4%	14,587,706	8.7%
Commercial Other	14	5.9%	12,241,520	7.3%
Total	239	100%	166,742,027	100%

Think Tank Hardships and Arrears Summary

Date 30/09/2020

BNYTCAL ATF Think Tank series 2017-1 Trust

Loan Status	Number	% Number	Amount	% Amount
Current Loans (<=30 days arrears)	201	83.8%	128,624,259	77.1%
Loans in Arrears (non-hardship)	2	0.8%	2,779,336	1.7%
Payment Missed (hardship application received / approved)	37	15.4%	35,338,432	21.2%
Total Portfolio (no. of loans)	240	100.0%	166,742,027	100.0%

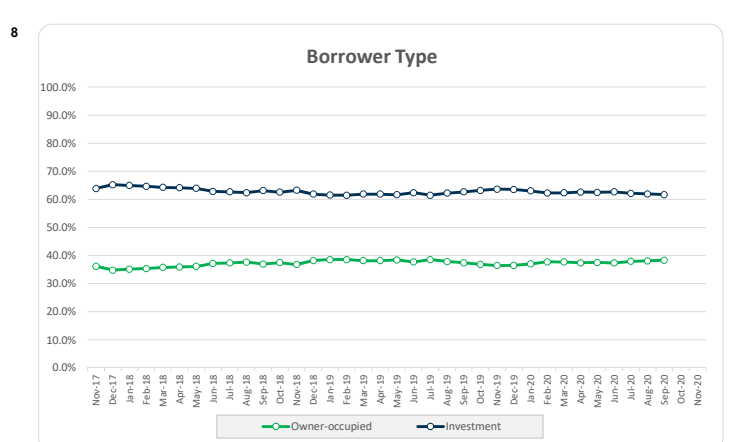
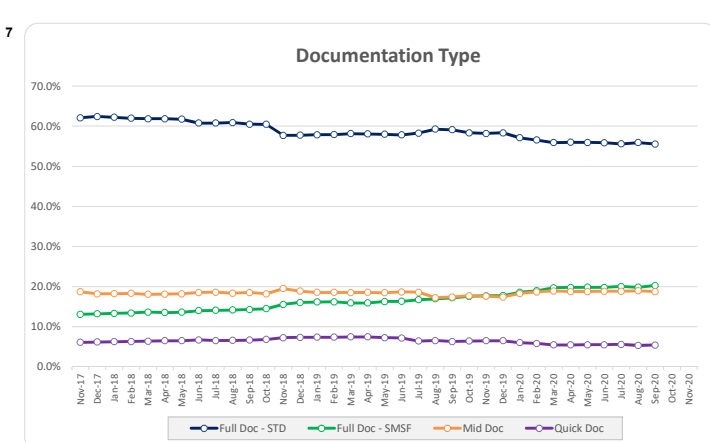
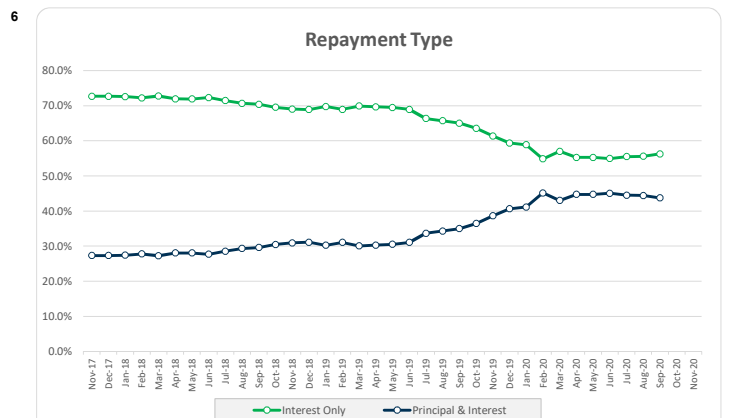
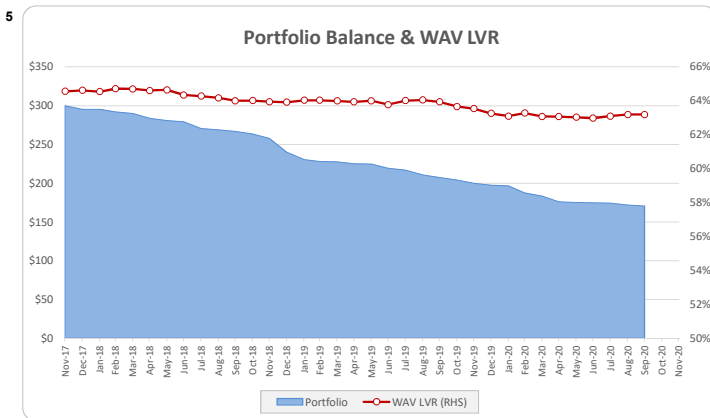
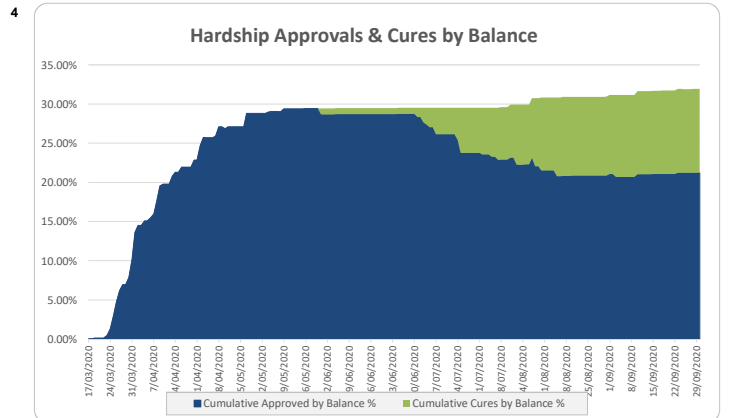
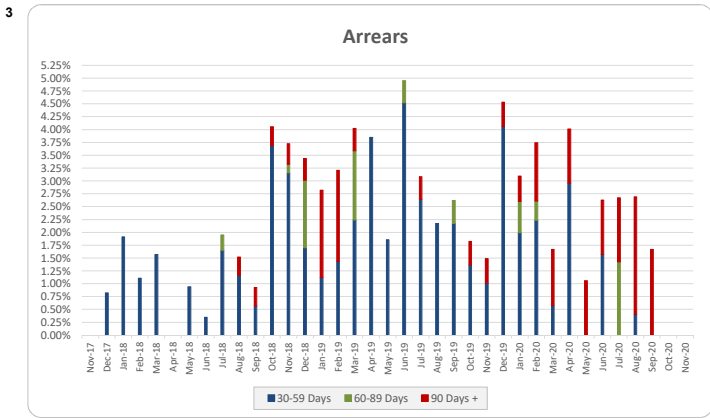
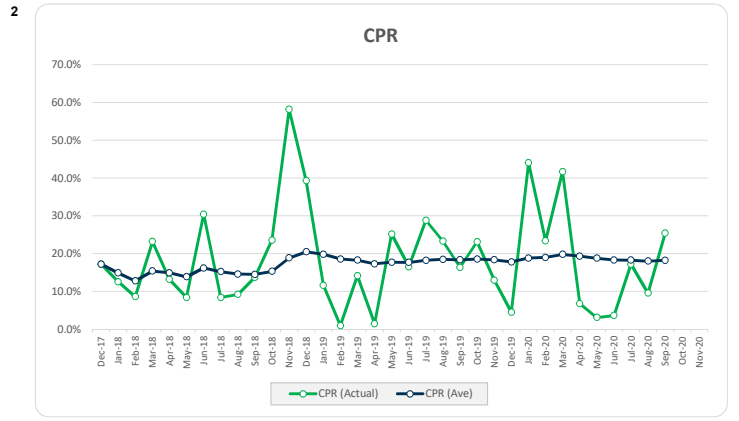
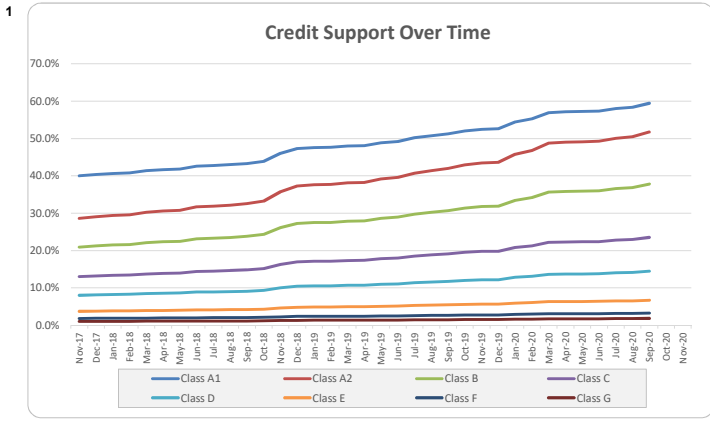
BNYTCAL ATF Think Tank series 2017-1 Trust

Hardship Breakdown	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	37	100.0%	15.4%	35,338,432	100.0%	21.2%
Total Portfolio (no. of loans)	37	100.0%	15.4%	35,338,432	100.0%	21.2%
Hardship Approved after Notified Cures	37		15.4%	35,338,432		21.2%
Withdrawn Applications	16		6.7%	10,806,194		6.5%

BNYTCAL ATF Think Tank series 2017-1 Trust

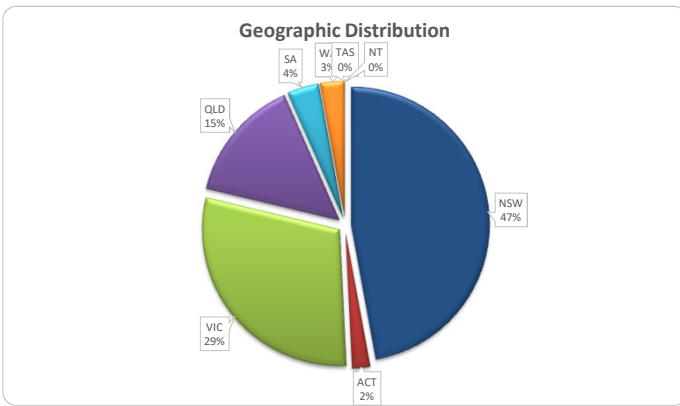
Loan Status	Number	% Number	% Number / Total Portfolio	Amount	% Amount	% Amount / Total Portfolio
Current Loans (<=30 days arrears)						
No hardship request	201	100.0%	83.8%	128,624,259	100.0%	77.1%
Request Enquiry	-	0.0%	0.0%	-	0.0%	0.0%
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	-	0.0%	0.0%	-	0.0%	0.0%
Total	201	100.0%	83.8%	128,624,259	100.0%	77.1%
Loans in Arrears (non-hardship)						
No hardship request	2	100.0%	0.8%	2,779,336	100.0%	1.7%
Request Enquiry (Loans in Arrears)	-	0.0%	0.0%	-	0.0%	0.0%
Total	2	100.0%	0.8%	2,779,336	100.0%	1.7%
Payment Missed (hardship application received / approved)						
Request Received	-	0.0%	0.0%	-	0.0%	0.0%
Hardship Approved	37	100.0%	15.4%	35,338,432	100.0%	21.2%
Total	37	100.0%	15.4%	35,338,432	100.0%	21.2%
Total Portfolio (no. of loans)	240			166,742,027		

Think Tank Series 2017-1: Time Series Charts

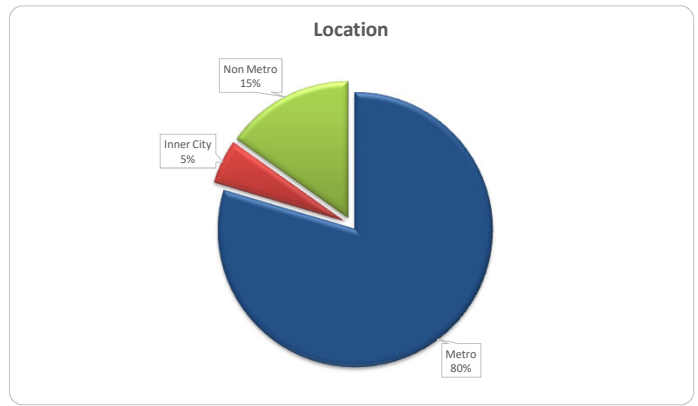


Think Tank Series 2017-1: Current Charts

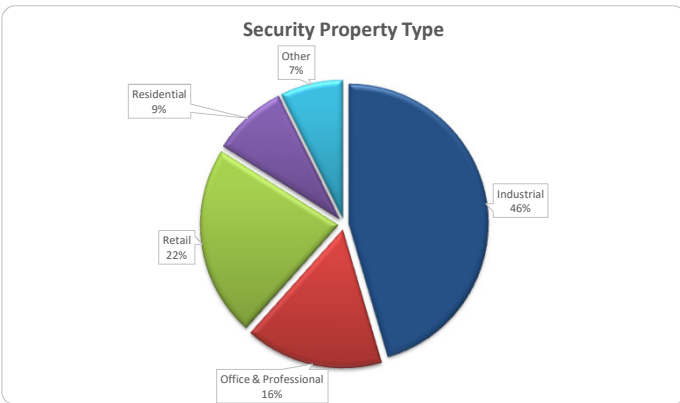
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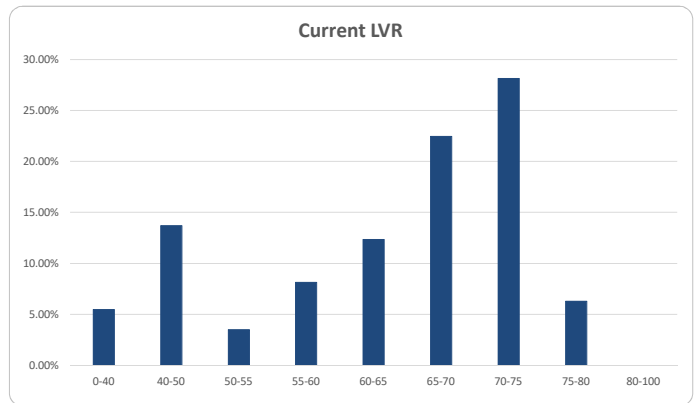
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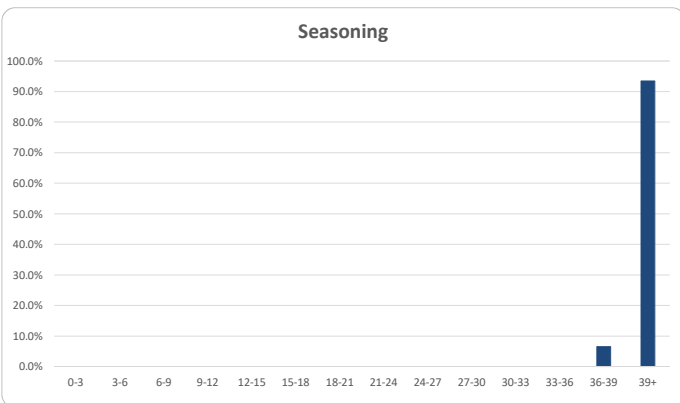
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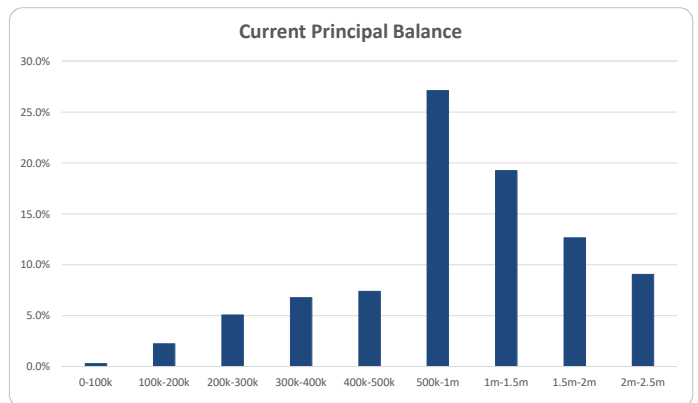
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Note: Arrears Chart: Investors reports provided from November 2017 to February 2020 reflected loans greater than or equal to the lower bound and less than the upper bound for each bucket. To be consistent with industry and our other trusts in March 2020 this was changed to show loans greater than the lower bound and less than or equal to the upper bound in each bucket.